



Protecting Yourself from Fraudulent Positions

First, read and understand the Student Terms of Use for *Lightning CareerLink* and/or the *Student Employment Program* from the Career Development Center so that you understand your responsibility for due diligence when interacting with employers. Second, if you have any doubts or concerns about possible fraudulent behavior, notify the Career Development Center as soon as possible: E-mail: career@mtsu.edu

Be aware that fraudulent job postings exist and be cautious of any employer or job posting that:

- Asks for your financial information such as credit card or bank account numbers
- Does not have an e-mail that matches the company domain (i.e. they use live, gmail, yahoo, or similar e-mail addresses)
- Requires an initial financial investment
- Promises you a large payment or reward in return for processing financial transactions
- Asks you to send payment by wire service, courier or cashier's check
- Does not provide a phone number or when you call the phone number, no one answers
- Posts a job that is overly vague or engages in "double speak"
- Promises to get rich quick with little effort, work from home, etc. Remember, if it sounds too good to be true...
- Offers a "virtual" position and you never have the opportunity to meet them
- Offers you a position simply by having you reply to the posting without interviewing you
- Is poorly written and contains grammar and spelling errors
- "Baits and switches" a position, meaning they post a legitimate sounding position then follow up with you asking you to engage in questionable activity different than what was listed

Additional articles about fraudulent/scam employment:

- Federal Trade Commission: <http://www.consumer.ftc.gov/articles/0243-job-scams>
- Tennessee Division of Consumer Affairs publication: Don't Get Scammed!: <http://www.tn.gov/attorneygeneral/cpro/dontgetscammed.pdf>

Web sites to check for scam reports:

- Rip Off Report: www.ripoffreport.com
- Riley Guide: www.rileyguide.com/scams/html
- Better Business Bureau: <http://www.bbb.org/>
- Conduct an Internet search using the organization's name and the word "scam" to see what comes up

Filing a consumer complaint:

- Tennessee Consumer Affairs Division: <http://www.tn.gov/consumer/complaint.shtml>
- Tennessee Attorney General's Office: <http://www.tn.gov/attorneygeneral/cpro/filecomplaint.html>
- Federal Trade Commission: <https://www.ftccomplaintassistant.gov/#crnt>
- Local Law Enforcement Agencies

Examples of Recent SCAMS

SCAM - AGCO Example:

- AGCO is a legitimate company. However, the contact is fraudulent and does not actually work for the company.
- This is a "bait-and-switch" position in that the follow-up was for a position that was different from the original posting; it was from a Hotmail account; it involved money transactions; the language isn't quite right; it is vague as to the actual business; and it is high pay for doing very little work.

From: agco.corporation@hotmail.com
Subject: RE: Non-OCR Resume Submitted

Dear Applicant,

My name is Tyler Kenney from AGCO CORP, i link suppliers who have been personally tested to buyers and stand for 100%. I source for buyers and suppliers at the same time so I can link them to make mine and the company's profits. On every actual purchase made, I have a 20% profit .I source for buyers and suppliers within and outside the United States of America. I am constantly on the move organizing seminars to bring buyers and suppliers together. I need someone that can complete billings, invoicing and payments on my behalf and get them to the vendors, as well as to be on deck to receive payments from my buyers, so the linking is effective and immediate.

The only way I am entitled to the 20% payment is, if the actual deal is concluded through me.. When suppliers and buyers go head to head, I am at a loss as they can transact directly with one another without my knowledge. This position offers you 10%, you're offered a very good pay as transactions are steady, continuous and constant. An average transaction is for \$2,000.00 and over and you can handle as many as 3 transactions in a week as most payments are made in installment. The pay is good enough to encourage you to work hard and be efficient while it's more than enough for me to stay in business while encouraging me to source harder and link more. I travel a lot and when buyers want to make purchase, when I'm on company errand, he/she has to hold-on till I return, to place an order, on the long term. The effect is our customers start sourcing for suppliers on their own, so having an assistant/representative easily reachable has its numerous advantages. We have lost too many deals due to this and I'm trying to put an end to it.

The best form of payment used are Business checks and direct bank transfers they are readily available and confirmed on the spot, they are not the only means used but they are the best for our process. Most of the buyers we work with are those we've previously handled successful transactions with, new buyers are verified and confirmed before the linking process occurs. You have nothing to worry about. The mode of operation is as follows; you receive the payment directly from the individual buyer, in your mail, usually via ups and have them cashed. You send the payment to our suppliers/vendors when I need you to, or directly to the company and your pay is 10% of the amount sent to you. All charges during cashing, sending of payments and transaction completion will be deducted from the balance after you've gotten your pay and not deducted from your pay so your pay is fixed on the amount cashed per transaction. You can handle as many as 3 or more transactions per week, but you'll be handling one (1) initially to see how efficiently and how quickly you can carry out the completion.

On 3 transactions you're sure of nothing less than \$600 weekly. The hours are flexible and you can decide when you want to work as what you'll be doing initially is cashing the payments and completing the transaction to the supplier. I don't need you online 24/7, just to be online on a daily basis and at least check your e-mail regularly. Working with me will also not disturb your other jobs, (If you have any) as I require that applicant only have easy access to the internet, be reachable easily and respond/carry out instructions sent as soon as possible.

Please show your continued interest in this position by sending me the following info.

First Name:

Last Name:

Mailing Address {No P o box}:

City: State:

Zip Code:

Mobile Phone #:

Contact Phone #:

Alternative Contact e-mail:

Regards,
Tyler Kenney
ACCOUNTS DEPARTMENT
AGCO CORP

SCAM - The Carter Center Example:

- Notice the contact person's misspelled email address.
- The Carter Center is a real organization. This person is not affiliated with them and this is a scam.
- The official Carter Center has a notification about this scam on their website:
http://www.cartercenter.org/news/pr/fraud_alert_072308.html

Contact Information:

James Brundidge
109 N Maple St.
Murfreesboro, TN 37130
jamesbrunny@cartarcenter.org
3035007260

Organization Name: The Carter Center

Overview: We are a Non governmental Organizational guided by a fundamental commitment to human rights and the alleviation of human suffering. We seek to prevent and resolve conflicts, enhance freedom and democracy, and improve health.

Website: <http://www.cartercenter.org>

Position Title: Mail Services
Part-time, Commission Only, \$350

Brief Position Description: Interested Candidates are to perform the duties such as: *Mailing out letters of invitation from us to other Non Governmental Organizations, foundations or businesses in your city *Receiving items such as food stuffs, clothing, Med etc *Send out the items through the mail to the list of orphanage homes that would be provided to you in your city.
No one Listed Email Resume to jamesbrunny@cartarcenter.org

Start Date: 09/16/2015

Location: TN

SCAM - General Clerk Example:

Below is an example of an email scam. This scam, targeting students at colleges and universities, has appeared in other states. The email is deceptively designed to appear to originate with businesses and employers in the area.

----- Forwarded message -----
From: Michael West <mwinfo_dymax@ml1.net>
Date: Monday, August 31, 2015
Subject: GENERAL CLERK POSITION
To: [REDACTED]

Hello,

My name is Michael West, You can simply call me Michael I am the Assistant Distribution Manager at Dymax Corporation.

I received your resume regarding this position which is still available. I need assistance with my errands because I am constantly out of town. As a matter of fact, I am currently on an official/business trip to Dublin, Ireland. I will prepay you in advance to do my shopping, bill payments, placing and expediting orders, picking-up and delivering/mailing items to my PO box and you can do these at your current location. I will pick the items up from the post office when I return from Dublin on the September 27, 2015.

When I get back to the States, you will start other administrative office functions as stated in the job posting which will be in our new branch at Wilmington, NC. I will email you the list and pictures of what to shop for so you can do the shopping at Sears, Walmart, Best buy and other stores. I'll pay you \$260 for your service for 10 hours every week.